

## Information to identify the case:

Debtor 1:	<b>Sharif H Person</b>	Social Security number or ITIN:	xxx-xx-8751
	First Name Middle Name Last Name	EIN:	__-__-____
Debtor 2:		Social Security number or ITIN:	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	__-__-____
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 7/24/18
Case number:	18-24707-VFP	Date case converted to chapter:	7 11/20/19

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Sharif H Person	
2. All other names used in the last 8 years		
3. Address	38 Division Ave. Belleville, NJ 07109-8000	
4. Debtor's attorney Name and address	Carlos D Martinez Scura, Wigfield, Heyer, Stevens & Cammarota, LLP 1599 Hamburg Tpk Wayne, NJ 07470	Contact phone 973-696-8391
5. Bankruptcy trustee Name and address	David Wolff Law Offices of David Wolff LLC 396 Route 34 Matawan, NJ 07747	Contact phone 732-566-1189

For more information, see page 2 &gt;

Debtor **Sharif H Person**

Case number **18-24707-VFP**

<b>6. Bankruptcy clerk's office</b>	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 973-645-4764  Date: 11/21/19
<b>7. Meeting of creditors</b>	<b>January 3, 2020 at 09:00 AM</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Location:  <b>Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>	<b>Filing deadline: 3/3/20</b>
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.  Please do not file a proof of claim unless you receive a notice to do so.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

Certificate of Notice Page 3 of 5

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Sharif H Person  
 Debtor

Case No. 18-24707-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Nov 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2019.

db +Sharif H Person, 38 Division Ave., Belleville, NJ 07109-2646  
 517659634 +First Credit Services, 377 Hoes Lane, Suite 200, Piscataway, NJ 08854-4155  
 517659636 +Island Federal Credit, 120 Motor Pkwy, Hauppauge, NY 11788-5160  
 517758584 +Island Federal Credit Union, Attn: Pugatch & Nikolis, 220 Mineola Blvd., Ste. 4,  
 Mineola, NY 11501-2533  
 517659641 +New York State Dept. of Tax & Finance, Bankruptcy Section, PO Box 5300,  
 Albany, NY 12205-0300  
 517659643 +Pressler, Felt & Washaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
 517659644 +Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433  
 517659640 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: New Jersey Division of Taxation,  
 Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245,  
 Trenton, NJ 08695)  
 517659646 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: cmartinez@scura.com Nov 22 2019 00:27:23 Carlos D Martinez,  
 Scura, Wigfield, Heyer, Stevens & Cammar, 1599 Hamburg Tpk, Wayne, NJ 07470  
 tr +EDI: BDWOLFF.COM Nov 22 2019 04:58:00 David Wolff, Law Offices of David Wolff LLC,  
 396 Route 34, Matawan, NJ 07747-7116  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 22 2019 00:29:27 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 22 2019 00:29:25 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517763670 +EDI: CINGMIDLAND.COM Nov 22 2019 04:58:00 AT&T Mobility II LLC, %AT&T SERVICES INC.,  
 KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693  
 517659631 +EDI: CAPITALONE.COM Nov 22 2019 04:58:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 517725252 EDI: CAPITALONE.COM Nov 22 2019 04:58:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 517788623 EDI: Q3G.COM Nov 22 2019 04:58:00 Department Stores National Bank, c/o Quantum3 Group LLC,  
 PO Box 657, Kirkland, WA 98083-0657  
 517676120 EDI: DISCOVER.COM Nov 22 2019 04:58:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 517659632 +EDI: DISCOVER.COM Nov 22 2019 04:58:00 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025  
 517659633 +EDI: DCI.COM Nov 22 2019 04:58:00 Diversified Consultants, Inc.,  
 Diversified Consultants, Inc., Po Box 551268, Jacksonville, FL 32255-1268  
 517659635 +EDI: IRS.COM Nov 22 2019 04:58:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 517749637 EDI: JEFFERSONCAP.COM Nov 22 2019 04:58:00 Jefferson Capital Systems LLC, Po Box 7999,  
 Saint Cloud Mn 56302-9617  
 517749637 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 22 2019 00:29:43 Jefferson Capital Systems LLC,  
 Po Box 7999, Saint Cloud Mn 56302-9617  
 517659637 EDI: JEFFERSONCAP.COM Nov 22 2019 04:58:00 Jefferson Capital Systems, LLC, Po Box 1999,  
 Saint Cloud, MN 56302  
 517659637 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 22 2019 00:29:43 Jefferson Capital Systems, LLC,  
 Po Box 1999, Saint Cloud, MN 56302  
 517779591 E-mail/PDF: resurgentbknofications@resurgent.com Nov 22 2019 00:41:37  
 LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,,  
 LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 517756712 E-mail/Text: bankruptcynotice@nymcu.org Nov 22 2019 00:29:57 MUNICIPAL CREDIT UNION,  
 22 CORTLANDT ST 24 FL, NEW YORK, NY 10007-3145  
 517659638 +EDI: MID8.COM Nov 22 2019 04:58:00 Midland Funding, 2365 Northside Dr Ste 300,  
 San Diego, CA 92108-2709  
 517701682 +EDI: MID8.COM Nov 22 2019 04:58:00 Midland Funding LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 517659639 E-mail/Text: bankruptcynotice@nymcu.org Nov 22 2019 00:29:57 Municipal Credit Union,  
 Po Box 3205, Church Street Station, New York City, NY 10007  
 517774014 EDI: PRA.COM Nov 22 2019 04:58:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,  
 POB 41067, Norfolk VA 23541  
 517659642 +EDI: PRA.COM Nov 22 2019 04:58:00 Portfolio Recovery, Po Box 41021,  
 Norfolk, VA 23541-1021  
 517705605 +E-mail/Text: bankruptcyteam@quickenloans.com Nov 22 2019 00:29:55 Quicken Loans Inc.,  
 635 Woodward Avenue, Detroit, MI 48226-3408  
 517662114 +EDI: RMSC.COM Nov 22 2019 04:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517792049 EDI: USBANKARS.COM Nov 22 2019 04:58:00 U.S. Bank National Association,  
 Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229  
 517659645 EDI: USBANKARS.COM Nov 22 2019 04:58:00 Us Bank, Attn: Bankruptcy, Po Box 5229,  
 Cincinnati, OH 45201

District/off: 0312-2

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Nov 21, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517772888 +EDI: AIS.COM Nov 22 2019 04:58:00 Verizon, by American InfoSource as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 23, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2019 at the address(es) listed below:

NONE.

TOTAL: 0